PG – 1177

II Semester M.Com. Examination, July/August 2026
(CBCS Scheme) (2020-21)
COMMERCE
2.1 : Modern Indian Banking

Time : 3 Hours Max. Marks : 70

SECTION – A

Answer **any seven** out of ten. **Each** question carries **two** marks. (7×2=14)

1. a) Define a Non-Performing Asset as per the current RBI guidelines.
   b) What are the three pillars of the BASEL III framework ?
   c) Differentiate between Payment Banks and Small Finance Banks.
   d) State the primary objective of the SARFAESI Act, 2002.
   e) Define Value at Risk analysis in bank risk management.
   f) What is the role of the Banking Ombudsman in India ?
   g) Distinguish between Repo Rate and Reverse Repo Rate.
   h) State the two purpose of the Deposit Insurance and Credit Guarantee Corporation.
   i) What is meant by "Balance Sheet Cleaning" in banking ?
   j) Define the concept of "E-Frauds" in the context of modern digital banking.

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. (4×5=20)

2. Analyse how the RBI uses the Marginal Cost of Funds Based Lending Rate to ensure efficient monetary policy transmission in the current high-inflation economy.
3. Evaluate the role of the Insolvency and Bankruptcy Code 2016, in expediting corporate debt recovery compared to traditional Debt Recovery Tribunals.
4. Explain Asset-Liability Management mismatch. How do maturity mismatches impact a bank's profitability during sudden interest rate fluctuations ?
5. Examine the strategic importance of Regional Rural Banks and Cooperative Banks in driving financial inclusion in India's rural tech-driven landscapes.
6. Elaborate the qualitative and quantitative techniques of monetary policy utilized by the RBI to manage systemic liquidity shocks.
7. Examine how the Prevention of Money Laundering Act, 2002, curbs illicit financial flows stemming from modern crypto-assets and digital shell companies.

P.T.O.

SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks. (2×12=24)

8. Critically evaluate the macroeconomic impact of India's twin-balance sheet problem.
9. Evaluate the historical transformation of Indian banking from the nationalization era to the modern ecosystem of neo-banks and private lenders. How have these structural shifts altered competitive banking dynamics ?
10. Assess the operational and systemic vulnerabilities introduced by generative AI and advanced phishing in E-frauds.
11. "Adhering strictly to RBI's BASEL Norms can constrain credit flow to emerging sectors in a developing economy." Critically analyse this statement in light of India's post-recession recovery.

SECTION – D

Answer the following question. (1×12=12)

12. Vanguard Commercial Bank, a major private sector bank in India, has aggressively expanded its digital footprint since 2024. While retail transactions via its mobile application surged by 150%, the bank's recent Asset-Liability Management (ALM) audit revealed structural vulnerabilities. Due to a sudden repo rate hike by the RBI to counter sticky inflation, the bank faces an immediate duration gap. High-yielding, long-term corporate loans are locked in, while short-term wholesale deposits are maturing rapidly, causing severe Net Interest Margin (NIM) compression.

    Simultaneously, the bank's Non-Performing Assets (NPAs) in the MSME sector have ticked up by 1.5% post-recession, threatening to breach its internal risk thresholds. Compounding these financial strains, the bank experienced a sophisticated Distributed Denial-of-Service (DDoS) attack accompanied by a wave of advanced phishing e-frauds, resulting in significant customer data exposure. The Board of Directors has called an emergency meeting to address this systemic crisis before the upcoming regulatory review.

    Questions :

    a) Evaluate Vanguard Bank's current Asset-Liability Management (ALM) mismatch. What strategic hedging operations or structural adjustments should the treasury department implement to stabilize the Net Interest Margin (NIM) ?

    b) Outline a dual-action framework for the bank to effectively manage and provision for the rising MSME NPAs while strengthening its digital infrastructure against sophisticated e-frauds.

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II Semester M.Com. Examination, July/August 2026
(CBCS) (2020-21)
COMMERCE
Paper – 2.2 : Risk Management and Derivatives

Time : 3 Hours Max. Marks : 70

SECTION – A

1. Answer **any seven** questions out of ten. **Each** question carries **two** marks. (7×2=14)

   a) Distinguish between pure risk and speculative risk.

   b) What is meant by Enterprise Risk Management ?

   c) State any two objectives of risk management in business.

   d) What is credit risk ? Mention any two sources of credit risk.

   e) What is Altman's Z-Score Model used for ?

   f) Define Value at Risk.

   g) Distinguish between forwards and futures contracts.

   h) What is meant by margin in futures trading ?

   i) Define option premium.

   j) What is a swap contract ? Give one example.

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. (4×5=20)

2. Explain the classification and sources of business risks.

3. Describe the process of credit risk management and the principles of good credit.

4. Explain the concept of Value at Risk and Elucidate its advantages and limitations.

P.T.O.

5. Describe the features, functions and economic benefits of derivatives.

6. Explain the mechanism of futures contracts and the concept of mark-to-market settlement.

7. Suppose you hold Rs. 2 Crore shares of X Ltd., whose market price standard deviation is 2% per day. Assuming 252 trading days a year, determine maximum loss level over the period of 1 trading day and 10 trading days with 99% confidence level.

SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks. **(2x12=24)**

8. Explain the various risk management techniques used in business organizations. Intrepret the concept and importance of Enterprise Risk Management (ERM) in modern business.

9. Define derivatives. Explain futures, options and swaps in detail, highlighting their features, pricing concepts, and practical applications in risk management.

10. Details about portfolio of shares of an investor is as below :

Shares	Number of Shares (Lakhs)	Price per Share Rs.	Beta
A Ltd.,	3.00	500	1.40
B Ltd.,	4.00	750	1.20
C Ltd.,	2.00	250	1.60

The investor thinks that the risk of portfolio is very high and wants to reduce the portfolio beta to 0.91. He is considering two below mentioned alternative strategies :

i) Dispose off a part of his existing portfolio to acquire risk free securities ; or

ii) Take appropriate position on Nifty Futures which are currently traded at Rs. 8,125 and each Nifty Points is worth Rs. 200.

You are required to determine :

a) Portfolio beta

b) The value of risk-free securities to be acquired

c) The number of shares of each company to be disposed off

d) The number of Nifty contracts to be bought/sold and

e) The value of portfolio beta for 2% rise in Nifty.

11. Following information is available for X Company's shares and call option :

Current share price	Rs. 185
Option exercise price	Rs. 170
Risk free interest rate	7%
Time of the expiry of option	3 years
Standard deviation	0.18

Calculate the value of option using Black-Scholes formula.

SECTION – D

Answer the following question. **(1×12=12)**

12. IB an Indian firm has its subsidiary in Japan and Zaki is a Japanese firm having its subsidiary in India, and face the following interest rates :

	IB	Zaki
INR floating rate	BPLR + 0.50%	BPLR + 2.50%
JPY (Fixed Rate)	2%	2.25%

Zaki wishes to borrow Rupee Loan at floating rate and IB wishes to borrow JPY at fixed rate. The amount of loan required by both the companies is same at the current Exchange Rate. A financial institution may arrange a swap and requires 25 basis points as its commission. Gain, if any, is to be shared by the firms equally.

You are required to find out :

a) Whether a swap can be arranged which may be beneficial to both the firms ?

b) What rate of the interest will the firms end up paying ?

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II Semester M.Com. Examination, July/August 2026
(CBCS Scheme) (2020 – 21)
COMMERCE
Paper – 2.3 : Advanced Research Methodology

Time : 3 Hours Max. Marks : 70

SECTION – A

Answer **any seven** out of ten. **Each** question carries **two** marks. **(7×2=14)**

1. a) State any two characteristics of good research.
   b) Differentiate between qualitative and quantitative research designs.
   c) Distinguish between a questionnaire and a schedule.
   d) What are Type I and Type II errors ?
   e) Mention any two research software packages used in research.
   f) Define hypothesis.
   g) Mention any two methods of graphical representation of data.
   h) What is a research problem ?
   i) What is inductive theory in research ?
   j) Define research gap identification.

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**

2. Explain the research process and criteria of good research.
3. Explain the different scales of measurement used in research.
4. Elucidate the process of data processing, editing, coding and tabulation.
5. Illustrate the different types of probability and non-probability sampling techniques.

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6. An educational researcher wishes to determine if a two-week holiday break affects students' performance in statistics. A random sample of 10 students is selected and their assessment scores are recorded in the table below :

Student ID	Score Before Holidays (X1)	Score After Holidays (X2)
1	60	61
2	70	71
3	40	38
4	41	39
5	40	38
6	40	33
7	45	55
8	48	56
9	30	38
10	50	68

Test whether the holiday break had any effect on the scores.

7. Describe the applications of correlation and multiple regression analysis in research.

SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks.

(2×12=24)

8. Explain ethical issues in research and challenges faced by researchers in India.

9. Compare qualitative, quantitative and mixed research designs, highlighting their merits and limitations.

10. A test was given to five students taken at random from the fifth class of three schools of a town. The individual scores are

School I	9	7	6	5	8
School II	7	4	5	4	5
School III	6	5	6	7	6

Carry out the analysis of variance.

11. Based on the following data from the doomed voyage of the Titanic. Decide if the chances that a randomly selected passenger survived was independent of their status.

	Deluxe	1st Class	2nd Class	3rd Class	Total
Lived	212	202	118	178	710
Died	673	123	167	528	1491
Total	885	325	285	706	2201

SECTION – D

Answer the following question. **(1×12=12)**

12. A company launches a new mobile app and collects feedback only from users who voluntarily submit online reviews. Based on these responses, the company decides that the app is highly successful.

Questions :

a) Critically evaluate the sampling method and data collection approach used in this study.

b) What biases may affect the results and how could the research design be improved ?

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II Semester M.Com. Examination, July/August 2026
(CBCS) (2020-2021)
COMMERCE
2.4 : Digital Marketing

Time : 3 Hours Max. Marks : 70

SECTION – A

Answer **any seven** questions out of ten. **Each** question carries **two** marks. **(7×2=14)**

1. a) Define digital marketing.
   b) Write the meaning of the term "Back link".
   c) What is meant by digital property ?
   d) State any two key objectives of customer retention strategy of the online sellers.
   e) What is digital Garage ?
   f) How Email marketing differs from mobile marketing ?
   g) Write any two elements of social marketing.
   h) What do you mean by internet advertising ?
   i) Write the meaning of the term omni channel-marketing.
   j) What is online privacy ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**

2. Explain the benefits and problems of digital marketing.
3. What are the ten rules for CRM success ?

P.T.O.

4. Write a short note on Integrated Marketing Communication.

5. What is internet economy ? Explain its strategic drivers.

6. "Digital marketing and dark stores are urban-centric in India". Elucidate with relate to real marketing in India.

7. "Stop adverting and start innovating the product's benefits to customers by the online sellers". Explain with suitable example.

SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks. **(2×12=24)**

8. Discuss the functions, powers and challenges of online channel intermediaries in India.

9. "Digital marketers do not find the right customers for your products, but find the rights media for your products". Discuss with subject to social media marketing.

10. Critically analyse the cyber security and cyber crimes rates in India. What are the remedies to reduce the cyber crimes of the digital buyers ?

11. "Experience, expertise, authoritativeness and Trust-worthiness are the major traits to be practiced by the website - services". Do you agree ? If yes, substantiate your answer.

SECTION – D

12. Answer the following questions. **(1×12=12)**

Tamato is an Indian multinational firm, that providing an online platform for restaurant discovery, food delivery and dining services. It was founded in the year 2000 and it has grown its one of global's leading food-tech company, connecting millions of users with restaurant across the globe.

Tamato plays a major role in shaping India's digital food economy. But in the recent West Asia war, oil prices are increasing day in and day out, thin-margin of profit, struggle with logistics problems and customer retention. To mitigate these firm seriously thinking diversify into other business. The company enjoys the consumer loyalty, operating efficiency, e-CRM and maintain user privacy in the food delivery business.

Answer the following questions.

a) Which country, the Tamato company's headquarters located ?

b) What are the problems faced by the firm at present ?

c) What is your opinion on diversifying into other sector and which sector is best suited to this firm ?

d) Why the firm's profit is reducing at present ?

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(CBCS Scheme) (2020 – 21)
COMMERCE
Paper – 2.5 : Emerging Trends in Entrepreneurship

Time : 3 Hours   Max. Marks : 70

SECTION – A

1. Answer **any seven** out of ten. **Each** question carries **two** marks. **(7×2=14)**
   a) Write the meaning of entrepreneurship.
   b) State two factors influencing entrepreneurship.
   c) What is niche entrepreneurship ?
   d) What do you mean by feasibility study ?
   e) What is meant by new venture planning ?
   f) Define Angel investment.
   g) State the meaning of digital nomadism.
   h) What is meant by intellectual property protection ?
   i) Give the meaning of contemporary entrepreneurship.
   j) Mention two qualities of an entrepreneur.

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**

2. Differentiate between manager and entrepreneur.
3. "Entrepreneurial leaders shape the future by daring to pursue their bold ideas despite the challenges" – Elucidate it.
4. How does crowd funding help entrepreneurs and start-up businesses ?
5. Explain the criteria for evaluating new venture proposals.
6. Write a brief note on Market Research.
7. Explain the legal procedures involved in starting a business venture.

P.T.O.

SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks. **(2×12=24)**

8. A well-prepared business plan serves as a roadmap for business success. Justify the statement by explaining the various elements of a business plan.

9. Describe the characteristics of entrepreneurial leadership and explain the challenges for new-age entrepreneurs.

10. Evaluate the effectiveness of government initiatives such as Startup India, Stand-Up India, and MUDRA in fostering entrepreneurship.

11. Explain how entrepreneurial qualities influence the success or failure of a business venture.

SECTION – D

12. Answer the following questions. **(1×12=12)**

Chistina has always wanted to open a small neighbourhood bakery, Christina's confections. She is currently working out of her home, earning income making cakes and baked goods for weddings, parties, and other special occasions. She would like to find a location for her bakery, as she believes there is a market, and she would like to expand her business to a retail operation. She has some money saved and her credit is good, but she is concerned that obtaining a loan will be challenging. Sales have been consistently increasing, and she now has one part-time employee, but she thinks that with a retail location she will need to hire an additional two people on a part time basis. If she does hire staff, she will need to consider the cost of labour, how many hours she would need each of these staff, and the tasks she would need them to perform at this stage in her business operation. As a result, she will need to consider their wages as a cost of labour on top of all the other supplies, insurance, rent, advertising, point-of-sale equipment, and various other costs she did not have when she was operating out of her home. She needs to figure out how she will make money and how she will finance or pay for her new start-up costs in the retail location.

1) What are the challenges faced by Christina in starting her business ?
2) Conduct Internal Analysis for Christina's business.
3) How you think Christina can pursue her business ?

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(CBCS Scheme) (2020 – 21)
COMMERCE
Paper – 2.6 : Indian Ethos and Leadership

Time : 3 Hours   Max. Marks : 70

SECTION – A

Answer **any seven** out of ten. **Each** question carries **two** marks. **(7×2=14)**

1. a) State any two features of Indian Ethos as applicable to business management.
   b) What are the 'requisites' of Indian Ethos ? Mention any two.
   c) What is meant by 'Value-Based Management' ?
   d) Distinguish between 'Values for Indian Managers' and 'Universal Managerial Values'.
   e) What is 'Competency-based approach' to leadership ? Give one example.
   f) Define 'Coaching and Mentoring' in leadership development.
   g) What is 'Goal Setting' as a skill for leadership and performance management ?
   h) Give the meaning of 'Self-management' in the context of emotional intelligence ?
   i) Describe 'Mental Health' and its importance in management.
   j) How is brain stilling different from Brainstorming ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**

2. Explain the concept of 'Management Lessons from Kautilya's Arthashastra'. How are these relevant to modern-day corporate management ?

3. An organization is struggling with high attrition due to a lack of ethical culture. As a management consultant, how would you apply Indian Ethos principles to retain talent and build a value-driven culture ?

4. Explain the impact of values on Stakeholders – Employees, Customers, Government and Society – with examples.

5. Discuss the significance of self-awareness and communication skills in effective leadership with real-life examples.

6. Explain how delegation and conflict resolution are essential skills in leadership development. Give a workplace scenario.

7. What are the types of stress at work ? Explain any two stress Management Techniques with their application in an Indian Corporate Context.

SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks.

(2×12=24)

8. Illustrate the Management Lessons from Indian Heritage in Business, Production and Consumption. How does the model of management in the Indian socio-political environment differ from Western models ? Provide a comparative analysis with examples.

9. As a CEO of an Indian startup going global, you must balance Indian cultural values with global management norms. Using the concepts of Indian Ethos, Work Ethos and Value-based Management, design a cultural integration policy. Justify your policy decisions with theoretical backing.

10. Examine the concept of 'Leadership and Organizational Culture'. How do Indian Ethos and Personality Development factors contribute to building a strong organizational culture ? Use suitable examples from Indian industry.

11. Explain the importance of Emotional Intelligence and Self-management in leadership roles. Discuss how handling emotions and stress leads to creative and effective leadership, drawing from Indian perspectives and Case Studies.

SECTION – D

Answer the following question. **(1×12=12)**

12. Priya is the newly appointed Director of a heritage Indian textile company that has been in business for three generations. The company is known for its traditional values – honesty, craftsmanship and community service. However, with global competition and younger employees demanding a more modern and inclusive work culture, Priya must bridge the gap between traditional Indian business values and contemporary management practices.

    The workforce is also showing signs of stress due to seasonal pressures and Priya wants to introduce a leadership development and wellness initiative.

    Answer the following sub-questions.

    a) How can Priya use the principles of Indian Ethos to preserve the company's cultural identity while adapting to modern management needs ? 4

    b) What leadership approach from the syllabus would best suit Priya's role ? Explain how she can develop leadership competencies among her team. 4

    c) Design a Stress Management and Employee Wellness Programme for the Company using syllabus-based techniques. Justify your choices. 4

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COMMERCE
Paper – 2.7 : Artificial and Business Intelligence

Time : 3 Hours Max. Marks : 70

SECTION – A

1. Answer **any seven** out of ten. **Each** question carries **two** marks. **(7×2=14)**
   a) What is artificial intelligence ?
   b) Define machine learning.
   c) What are smart assistant's ? Give few examples.
   d) What is knowledge representation ?
   e) What is upskilling ?
   f) Define appreciative intelligence.
   g) What is perceptual learning ?
   h) Define supervised learning.
   i) What is ensemble learning ?
   j) What is training set data and testing set data ?

SECTION – B

Answer **any four** questions out of six. **Each** question carries **five** marks. **(4×5=20)**

2. Explain the application of AI we see around us on day to day basis.
3. Elucidate types of knowledge.
4. Explicate types of intelligence with examples.
5. What are the principles of intelligent decision system ?
6. Explain business intelligence with an example.
7. What is Big Data ? Give examples with an application.

P.T.O.

SECTION – C

Answer **any two** questions out of four. **Each** question carries **twelve** marks. **(2×12=24)**

8. What are the ten ways to use a mind map ? Explain.

9. Explain popular AI models.

10. Analyse the types of machine learning.

11. Critically assess the role of Business Intelligence in Health Care and CRM.

SECTION – D

12. Answer the following question. **(1×12=12)**

A large Indian retail chain, FreshMart, operates 120 stores across multiple states. The company faced challenges in managing inventory, predicting customer demand and improving customer loyalty. To address these issues, FreshMart implemented that integrated sales data, customer feedback and supply chain information. Key Actions Taken : Data Warehousing : Consolidated sales and inventory data from all stores into a central warehouse. Data Mining : Applied clustering techniques to segment customers based on purchase behavior. Visualization Tools : Used dashboards to monitor real-time sales, stock levels and customer satisfaction scores. Predictive Analytics : Forecasted demand for seasonal products, reducing stockouts by 30%. Customer Insights: Identified that loyalty program members spent 25% more per visit compared to non-members. Outcomes : Improved decision-making by store managers. Reduced inventory costs by 18%. Increased customer retention through personalized offers.

Questions :

i) What were the main advantages of FreshMart gained from implementing BI ?

ii) What potential data quality issues could arise in this case ?

iii) How does clustering help FreshMart understand customer behavior ?

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